City of Chandler

Small Business Guide



Prepared by:

Economic Development Division

City of Chandler 215 East Buffalo Street Chandler, Arizona 85225 (480) 782-3030 www.chandleraz.gov

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INTRODUCTION

CHANDLER, ARIZONA – ONE IDEAL LOCATION



Chandler, Arizona is *One City* that is the ideal location to live, work and play. Located near the heart of the Phoenix Metropolitan Valley, Chandler is continuously raising the standards of quality in the market.

Since 1980, Chandler's population had skyrocketed from 30,000 citizens to more than 220,000. These citizens are young, well educated and highly skilled with median household incomes of nearly

\$67,000. Following this caliber of growth is the demand for quality retail development. Chandler Pavilions, at 1.1 million square feet of retail space, houses Arizona's first Polar Ice Rink with two indoor rinks. Our Historic Downtown has been restoring the area's original character and is designated a National Register Historic District. Chandler's new jewel, Westcor's Chandler Fashion Center, weighs in at over 1.3 million square feet and is one of the Valley's premier regional shopping centers. Major anchors are Nordstrom's, Dillard's, Robinson's-May and Sears, as well as an outdoor urban entertainment village.

A corporate friendly environment, a diverse and well-educated workforce, and 21st Century infrastructure keeps Chandler on the cutting edge of technology. Industry leaders such as Intel, Motorola, Microchip, Orbital Sciences, and others are utilizing these attributes to continually expand Chandler's high-technology base. A five-mile expanse called the "Price Road Corridor" is seeing more large-scale development than perhaps any other spot in the Southwest with industry leaders lining up.

So, whether you are planning to start a new business or expand an existing business, Chandler is an excellent location for successful business development and the Economic Development staff can provide resources and referrals to help ensure that your business succeeds.

Our Small Business Guide is designed to introduce you to the wealth of resources available to business owners. These resources can help you plan your business, find sources of capital, select a location, and understand the roles of various city departments and state agencies in dealing with regulatory requirements

I. CITY OF CHANDLER ECONOMIC DEVELOPMENT

Office of Economic Development

Office Location: Mailing Address: Phone: (480) 782-3030
215 E Buffalo Street Mail Stop 416 Fax: (480) 782-3040
Suite 105 PO Box 4008 Web: www.chandleraz.gov

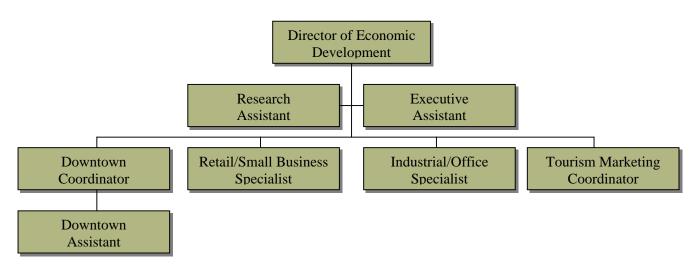
Chandler, AZ 85225 Chandler, AZ 85244

The City of Chandler's Economic Development Division provides economic development services for retail, industrial, office and tourism programs and supports a variety of community activities. The division's services include activities such as business recruitment and retention, downtown redevelopment, building and site availability and analysis, demographic and statistical data, and assisting the planning, zoning and permitting process. The division also works to market community attractions to visitors and tour operators.

The City's Economic Development web site provides valuable information for businesses planning to relocate, expand or just starting out. Information available on the web site includes among other things: a community profile, demographics including population projections, major employers, industrial and office sites, business assistance programs, traffic counts, and retail highlights. Please contact the department with any questions regarding this information.

The Economic Development Department is divided into four primary functions: Industrial and Office Development, Retail and Small Business Development, Downtown Redevelopment and Tourism.

Organizational Chart



II. STARTING YOUR BUSINESS

WRITING A BUSINESS PLAN

One of the most valuable things that any business owner can do when expanding or just starting out is to write a business plan. A business plan can help businesses obtain capital

and provide a "road map" for successful business development. Major sections of the business plan include the following:

- Business Concept/Executive Summary
- Marketing Plan
- Management Plan or Operational Plan
- Financial Plan
- Strategic Plan

More information can be found in Entrepreneur's Edge 2004, published by the Arizona Department of Commerce. *

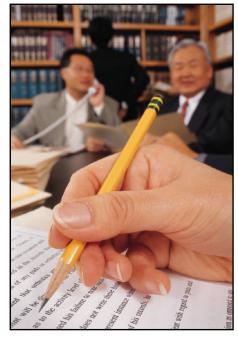
BUSINESS LEGAL STRUCTURE

One decision that business owners need to make early in their business planning process is which

legal form of business to choose. Before this decision is made a thorough understanding of the advantages and disadvantages of each legal structure is important. Business owners will need to consider the legal and tax-related implications of each form of business, and determine which best fits their needs. Advice from an attorney and/or certified public accountant is recommended before making this decision. Business structures available in the state of Arizona are:

- Sole Proprietorship
- General Partnership
- Limited Partnership
- Limited Liability Partnership
- Corporation
- Foreign Corporation
- S Corporation
- Limited Liability Company
- Tax-Exempt Organizations

More information can be found in Entrepreneur's Edge 2004, published by the Arizona Department of Commerce. *





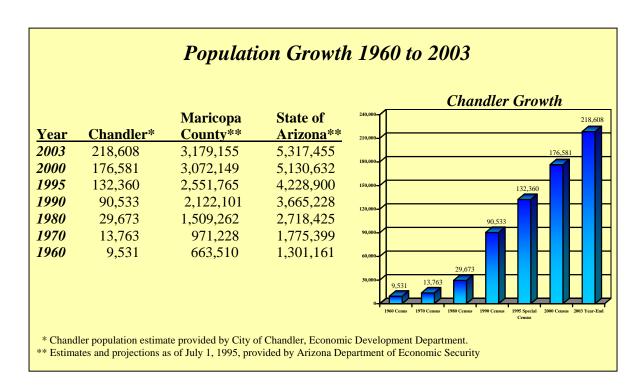
CHOOSING A NAME AND REGISTERING YOUR BUSINESS

If you were asked to name the first computer chip business that comes to mind, who would it be? Intel perhaps. What about a tire manufacturer? Probably Goodyear Tire Company. Having name recognition or what is commonly referred to as "Top of Mind Awareness" is essential in today's world of intense competition and constant advertising. It all begins with selecting the right business name. There are several factors to consider when choosing a name for your business, such as:

- Is the name already in use?
- Name type descriptive or non-descriptive.
- Ease of use easy to spell and pronounce.
- Connotes positives thoughts such as Goodyear for Goodyear Tires.
- How and with whom do I register the name?

More information can be found in Entrepreneur's Edge 2004, published by the Arizona Department of Commerce. *

* For more information, visit www.commerce.state.az.us and link to "Small Business Services" to find "Entrepreneur's Edge 2004" listed under "A Guide to Small Business Development".



III. DOING BUSINESS IN CHANDLER

CHAMBER OF COMMERCE

The Chandler Chamber of Commerce is a private, non-profit business organization that has been in business since 1912. Over these 90 plus years of service to the business



community, the Chandler Chamber of Commerce has become the principle advocate for the business community and the catalyst that links Chandler businesses to citizens and the government.

The Chamber offers valuable information to small business owners in association with the Service Corps of Retired Executives (SCORE). Counseling sessions are held at the Chamber Tuesdays from 9-10 am, the

last Wednesday of each month from 3-6 pm, or by appointment. Contact the Chandler Chamber of Commerce for more information.

One of the primary benefits that member businesses enjoy is the various marketing and networking opportunities provided by the Chamber. In addition, members are encouraged to get involved by serving on Chamber Committees such as the Chamber Ambassadors, Member Outreach, Public Policy and others.

Chandler Chamber of Commerce

25 South Arizona Place Phone: (480) 963-4571 Suite 201 Fax: (480) 963-0188

Chandler, Arizona 85225 Web: www.chandlerchamber.com

CHANDLER PUBLIC LIBRARY

Chandler's Public Library System consists of four branches spread throughout the city to provide the best possible availability of information resources. The Chandler Public Library is part of the state system of Economic Development Information Centers (EDIC) providing assistance to local businesses. Through local libraries, the EDIC offers materials for business, a staff person to help make them usable, and access to a network of business information specialists throughout the state.

Chandler's libraries are equipped with state-of-the-art computer systems that provide direct access to business Internet sites and subscription database sites. Subscription databases include: *ABI/INFORM*, known as the "world's best index to business magazines and journals"; the **Business and Company Resource Center**, a

comprehensive research tool offering accurate, current company and industry intelligence on thousands of global companies; the **Reference USA** database, containing detailed information on more than 12 million U.S. businesses and 120 million U.S. residents; and **GrantSelect**, a searchable list of funding opportunities from more than 4,000 organizations throughout the country. Anyone who has a Chandler Library card and a PIN can access these databases from home or office as well.

The Chandler Public Library also provides entrepreneurs with the opportunity to have free individual counseling with experts from SBA (Small Business Administration) and SCORE (Service Core of Retired Executives) each month. Call 480-782-2803 for dates and times at participating libraries, check the library's calendar or www.chandlerlibrary.org/calendar.htm.



The Chandler Library staff can help with locating materials and conducting database searches. Call the Reference Desk (480-782-2803) to obtain assistance or make an appointment for one-on-one tutoring. Or simply log onto the website at www.chandlerlibrary.org, click on "Ask a Question," and receive an e-mailed answer to your query.

CHANDLER TAX AND LICENSING SERVICES

License, Sales Tax & Utility Services

55 N. Arizona Place Phone: (480) 782-2280

Suite 201

Chandler, AZ 85225

City of Chandler specialty licenses are required for a number of uses. Please refer to the License, Sales Tax & Utility Services Division for more information. Fingerprints and photographs may be required.

Transaction Privilege (Sales) Tax

The City of Chandler imposes a tax rate of 1.5%, 1.8%, 2.75%, and 2.9% privilege tax on the gross business income of certain types of business activity (less allowable deductions). This tax is more commonly known as the sales tax paid by customers when purchasing products and services. Businesses are required to collect this tax and periodically distribute proceeds to the city. The following business activities are subject to privilege (sales) tax: advertising, amusements, construction contracting, job printing, mining, timbering and other extraction, publishing and other periodical distribution,

rental, leasing and licensing for use of real property, rental or leasing to transients, rentals, leasing and licensing for use of tangible personal property, restaurants and bars,



retail sales, telecommunication services, transporting for hire, and utility services.

Tax returns are generally due monthly on the 20th of the month following a reporting period. Quarterly or annual reporting options may be allowed based on the provisions in the tax code. All requests for a change of reporting frequency must be submitted in writing.

Use Tax

Use tax is a tax on purchases or rentals for storage or use within the city, on which an equivalent excise tax has not been paid. The tax is not on inventory held for resale, but if goods were purchased for resale and later removed from inventory for use by that business, use tax would apply. If goods are purchased in a city where the local tax rate is higher than 1.5% (i.e. Tucson 2%), then no use tax is due.

Transient Occupancy Tax

Hotel and motel owners and operators are required to pay this tax in addition to the 1.5% tax on real property rentals. The tax is 2.9%. The transient lodging rate applies to the first thirty days a person occupies a lodging space.

Restaurant and Bar Tax

The tax rate for restaurants and bars is 1.8%. The tax is applicable to preparing and serving food or beverages for on or off premise consumption, including cover charges. Caterers are taxed accordingly to their location, not the catering site. Delivery, set-up and clean-up fees separately charged and maintained in the books are exempt from catering income. Sales to nonprofit hospitals are exempt.

Telecommunication Services Tax

The tax rate is 2.75% and includes charges for, subscriptions to, or access fees for one-way or two-way voice, sound, or video transmissions, facsimile transmissions, relay or repeater service, computer interface over a communications channel, computer time-sharing, and security or burglar alarm system monitoring. Telecommunications for resale and interstate transmissions are exempt.

Utility Services Tax

The tax rate is 2.75% and includes providing water, electricity, or natural gas to rate-payers within the city. Sales for resale and sales to nonprofit hospitals are excluded.



Every business that operates in the City of Chandler is required to have a City Business License and applicable state and federal licenses. Before a license can be issued, location approval from Development Services is required for all businesses within the Chandler city limits except real property rentals. Commercial locations are required to have a Certificate of Occupancy. Home-based locations are required to have Zoning Clearance.

Liquor Licenses

Liquor licenses are regulated by the Arizona Department of Liquor Licenses and Control at 800 W. Washington St., Suite 500, Phoenix, Arizona 85007; (602) 542-5141. Applications filed with the state are forwarded to the City for approval. City processing fees include a non-refundable \$200 application fee, a \$200 issuance fee, and annual license fees ranging from \$300 to \$1,000, depending on the type of license.

The process for approval includes a Public Notice in the newspaper and a posted notice at the business locations for a period of 30 days. The application is presented the City Council for consideration. The City of Chandler has 60 days after the filing date with the Department of Liquor to recommend approval or denial of the application. The State Liquor Board receives the



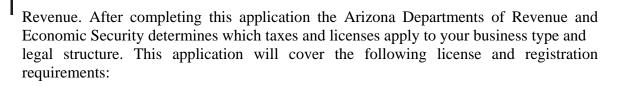
City's decision and either approves or denies the application.

NOTE: This information is meant to be a guideline only. For complete details, refer to the City of Chandler Tax Code and related regulations. In case of inconsistency or omission in this publication, the language of the tax code will prevail. For more information contact the City of Chandler Licensing, Tax & Utility Services at (480) 782-2280.

STATE TAX AND LICENSING SERVICES

The Phoenix Valley is consistently chosen as one of the top places in the country to start and grow a business. The State of Arizona encourages the development of successful businesses by maintaining a favorable tax system. The state agency that administers the tax system is the Arizona Department of Revenue.

To make the determination of which state taxes your business will be required to pay as easy as possible, the state has developed a single form application. This application is called the *Arizona Joint Tax Application Questionnaire* published by the Department of



- Transaction Privilege (Sales) Tax
- Use Tax
- Withholding and Unemployment Taxes
- Wholesale Tobacco Dealer's License
- Liquor Wholesalers, Microbreweries, Farm Wineries and Cider Products
- Corporate Income Tax
- Property Taxes
- Unemployment Insurance

Each of these taxes and licenses are described in detail in *Entrepreneur's Edge 2004* published by the Arizona Department of Commerce. For more on state tax and license requirements, visit www.commerce.state.az.us and link to "Small Business Services" to find *Entrepreneur's Edge* listed under "A Guide to Small Business Development". Contact information for the Arizona Department of Revenue is listed below:

Arizona Department of Revenue

Main Office

1600 W. Monroe Street New Businesses and Licensing: (602) 542-4576 or (800) 634-6494

1st Floor Problems and Resolutions: (602) 255-2060 Phoenix, AZ 85007 To Order Forms: (602) 542-4260

Web: www.revenue.state.az.us

East Valley Office

3191 N. Washington Phone: (602) 255-1156

Chandler, AZ 85225

FEDERAL TAXES, INTERNAL REVENUE SERVICE

The Internal Revenue Service (IRS) provides assistance to business owners with questions regarding tax rules and regulations. Specific questions should be directed to the IRS at 210 E. Earll Drive, Phoenix, AZ 85012. The toll-free telephone number is (800) 829-1040.

ARIZONA DEPARTMENT OF COMMERCE

The Arizona Department of Commerce provides a variety of resources to assist small business owners in starting, expanding or relocating a business. A division of the Arizona Department of Commerce is called the *Business Assistance Center*, which is divided into three service areas, the Arizona Business Connection, the Minority/Women Owned Business Office, and the Arizona Small Business Advocate.

Arizona Business Connection

The Arizona Business Connection is designed to be a one-stop resource center providing information and referrals for each stage of small business development. This resource features state of the art computer technology called a "virtual representative" which allows business owners to create their own customized information packet tailored to their specific needs. From your office or home computer you simply answer questions on the computer screen and a customized packet is generated allowing you to print or receive e-mail in just minutes. The material outlines required licenses, taxes, and also provides information on assistance programs. These resources can be accessed by logging onto the Arizona Department of Commerce's Website at www.azcommerce.com.

Office of Minority/Women Owned Business Enterprise Services

The Office of Minority/Women-Owned Business Enterprise Services works closely with the Governor's Small Business Advocate to ensure these business owners have an equal opportunity to participate in business opportunities. The office assists with the formation and expansion of these businesses by administering a certification program and publishing the "Directory of Women and Minority-Owned Businesses" that is distributed to corporations, financial institutions, and state agencies. To view the directory and download a business directory registration form log onto www.azcommerce.com.

Small Business Advocate

The Small Business Advocate is responsible for keeping an open line of communication between the Governor and the small business community. The advocacy office gathers information concerning issues impacting the small business community and works with the corresponding state regulatory and government offices state develop successful policies and programs. The Small Business Advocacy Office can be contacted at (602) 280-1480.



IV. SOURCES OF CAPITAL/FINANCING YOUR BUSINESS

One common misconception in starting a business is that grants are available for startup ventures. Grants to start a business are virtually non-existent. However, there are several

organizations that can assist business owners in obtaining financing. Many of these organizations not only assist business owners in preparing business plans and loan documents, but also have lending programs. Lending programs range from just a few hundred dollars to several million dollars, depending on the business owner's ability to secure and repay the debt.

One of the first tasks that business owners need to complete before seeking financing is writing a business plan. A good business plan will professionally communicate your business opportunity to lenders by providing them with detailed information such as:

Chandler Workforce			
<u>Industry</u>	% Employment		
Agriculture, Forestry & Fisheries	2.22%		
Mining	0.05%		
Construction	5.98%		
Manufacturing Non Durable Goods	15.05%		
Manufacturing Durable Goods	3.24%		
Transportation	4.88%		
Communications & Other Public Utilities	2.75%		
Wholesale Trade	4.55%		
Retail Trade	16.49%		
Finance, Insurance & Real Estate	7.95%		
Business & Repair Services	6.28%		
Personal Services	3.30%		
Entertainment & Recreation Services	1.39%		
Health Services	7.70%		
Education Services	6.93%		
Other Professional & Related Services	7.05%		
Public Administration	4.17%		
SOURCE: AGS 2000 Estimates and Projections			

- Description of the business and definition of the market opportunity;
- A marketing plan that incorporates a detailed sales plan for capturing a portion of the market;
- A financial plan that shows through a cash flow analysis the ability of the business to pay back the loan;
- A brief management and operational plan.

Organizations that provide financing, loan guarantees, low cost training courses, one-on-one management counseling, and loan packaging services are listed below:

Maricopa Community Colleges

Small Business Development Centers (SBDC)

702 E. Osborn Road Phone: (602) 230-7308 Suite #150 Fax: (602) 230-7989 Phoenix, AZ 85014 Web: www.asbdc-us.org *

^{*} Click on "Lead Centers" at the top of the page, and then on the State of Arizona on the map.



Service Corps of Retired Executives (SCORE)

East Valley Chapter #42

Bank of America Building Phone: (480) 833-9020

1201 S. Alma School Road Web: www.scorearizona.org/mesa

RM# 4850

Mesa, AZ 85201

S.E.L.F. Employment Loan Fund

201 N. Central Avenue Phone: (602) 340-8834
Suite CC10 Web: www.selfloanfund.org

Phoenix, AZ 85073

Prestamos

A Division of Chicanos Por La Causa, Inc.

1107 East Tonto Street Phone: (602) 252-0482 Phoenix, AZ 85034 Fax: (602) 252-0484

Small Business Administration (SBA)

2828 N. Central Ave. Phone: (602) 745-7200 Suite #800 Web: www.sba.gov

Phoenix, AZ

Business Development Finance Corporation

2200 E. Camelback Rd. Phone: (602) 381-6292 Suite 215 Fax: (602) 381-8012 Phoenix, AZ 85016 Web: www.bdfc.com

Arizona Minority Business Development Center

255 E. Osborn Road Phone: (602) 248-0007 Suite 201 Fax: (602) 279-8900 Phoenix, AZ 85012 Web: www.ambdc.org

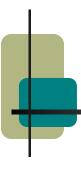
The National Center for American Indian Enterprise Development

953 E. Juanita Avenue Phone: (480) 545-1298
Mesa, AZ 85204 Fax: (480) 545-4208
Web: www.ncaied.org

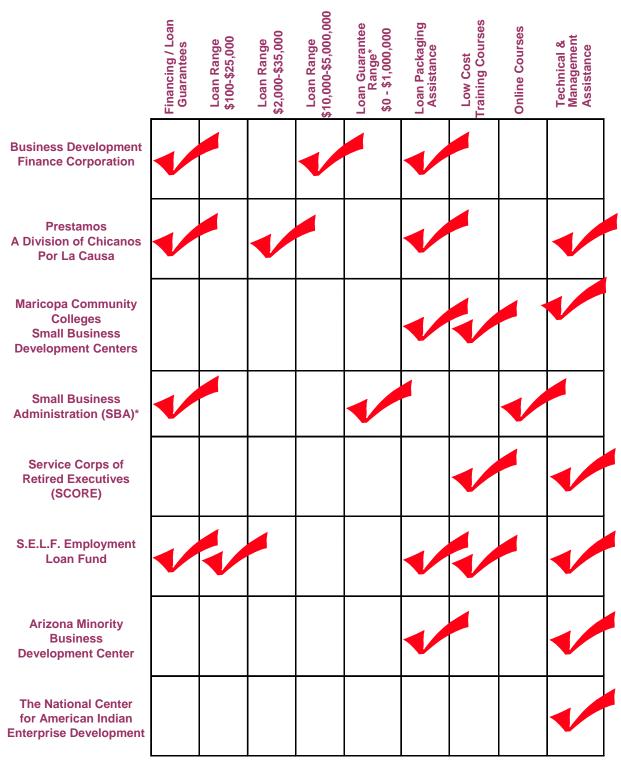
A summary of the type of financing these organizations provide can be found on page 13.

A summary of the specific Small Business Association (SBA) financing programs is provided on page 14.





FINANCING CHECKLIST



^{*}SBA provides loan guaranty programs through SBA qualified lenders

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SBA FINANCING PROGRAMS

MINORITY BUSINESS CERTIFICATION PROGRAMS

8(A) Program

8(a) regulations allow Federal agencies to set aside contracts easier for minority owned firms to participate by proving their social disadvantage. At least 51 percent of the ownership must be socially and economically disadvantaged. An individual's personal net worth cannot exceed \$250,000, excluding ownership interest in the applicant firm and equity in personal residence, to be considered economically disadvantaged. Benefits of the program include technical and management assistance by SBA and its resource partners and access to federal procurements.

Small Disadvantaged Business ("SDB") Certification Program

Pertains to benefits in Federal procurement. Under the government's affirmative action rules, SDBs are eligible for price evaluation adjustments of up to 10 percent when bidding on federal contracts in certain industries. The program also provides evaluation credits for prime contractors who achieve SDB subcontracting targets and is intended to help federal agencies achieve the government-wide goal of 5 percent SDB participation in prime contracting.

SBA LOAN PROGRAMS

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SBA's Microloan Program:

SBA extends funding to nonprofit intermediaries who make loans from \$100.00 to \$35,000.00. Technical assistance is also available to small businesses from the intermediaries. Application is made to any of the following:

7(a) Guarantee Loan Program

SBA Guarantee loans 85% of \$150,000 and less

Loans \$150,001 to \$1,333,333: 75% guarantee.

SBA's maximum guaranteed portion is \$1,000,000.

\$2,000,000 is the maximum gross 7(a) loan amount with a 50% SBA guarantee.

A business must be operated *for profit* and may not exceed SBA's size standards.

Interest rates are negotiated between the borrower and the lender and are subject to SBA maximums; Loans more than \$50,000, interest rates must not exceed Prime plus two and one-quarter percent (2.25%) if the maturity is less than seven (7) years, and must not exceed Prime plus two and three-quarters percent (2.75%) if the maturity is seven (7) years or more. For loans between \$25,000 and \$50,000 maximum rates must not exceed three and one-quarter percent (3.25%) and three and three-quarters percent (3.75%), respectively and loans of less than \$25,000, the

maximum interest rate must not exceed Prime plus four and one-quarter percent (4.25%) and four and three-quarters percent (4.75%), respectively.

The general terms are 5 to 10 years for machinery, equipment and working capital; up to 25 years for the purchase and/or construction of real estate including major renovation. A weighted average term will be calculated for multi-purpose use loans.

Loan fees for a loan of \$150,000 or less, is one percent (1.00%) of the 85% SBA-guaranteed portion. A loan of more than \$150,000 to \$700,000, the guarantee fee is two and one-half percent (2.50%) of the 75% guaranteed portion. A loan of more than \$700,000, the guarantee fee is three and one-half percent (3.50%) of the 75% guaranteed portion.

Types of 7(a) Loans:, LowDoc; SBAExpress; Community Express; Export Working Capital; International Trade

SBA 504 Loan Program

For growing businesses to finance *major fixed assets* such as new machinery and equipment; real estate--existing building and/or new construction. A typical 504 project requires only 10% injection from Borrower. The program is designed to enable small businesses to create and retain jobs.

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V. ESTABLISHING YOUR LOCATION

You've probably heard before that the three most important factors in starting your business are: Location, Location, Location. The City of Chandler's Economic Development Division is poised and ready to help you with making that most important decision. The choice of location may have a significant impact on the success of your business. Therefore, this phase of your business development process must be given the time and consideration it deserves. Some other factors to consider when selecting a site for your business are:

- - Do you plan to buy or lease?
 - Client base
 - Traffic counts/traffic patterns
 - Demographics
 - Type and history of the site
 - Nearby services (competition, retailers, employee services, etc)
 - Parking
 - Condition of the building
 - Total cost and terms of the lease

It may be in your best interest to retain a qualified broker to guide you through the site selection process. Normally, the broker will represent you while the owner of the property you select pays their fee. The broker will guide you through the selection and negotiation process. City of Chandler, Economic Development staff has a listing of qualified brokers who frequently do business in Chandler and are familiar with our specific market.

CHANDLER QUICK FACTS

January 1, 2004 Population 219,574

+140% Population Increase Since 1990

Nearly 5% Annual Growth Rate

Median Age City of Chandler: 31.2 years Maricopa County: 34.1 years

Some College (+18 Years) 75%

Technically Skilled Workforce

Average Household Income: \$71,653

> **Total Buying Power:** Over \$3.5 Billion

Source: City of Chandler Economic Development Division

PERMITS AND APPROVALS

The following information tells you all you wanted to know about permits and approvals, but were afraid to ask!

Department of Planning and Development

Phone: (480) 782-3000 215 East Buffalo Street Chandler, AZ 85225 Fax: (480) 782-3075

The Planning & Development Department is charged with overseeing the orderly layout and quality growth of the City. The Department is broken down into three divisions: Planning Services, Development Services and Housing & Redevelopment.

Planning Services Division

This division consists of Long Range Planning, Current Planning and Site Development.

Long Range Planning: Maintains all elements of the Chandler General Plan as required by state law.

Current Planning: The most frequently used service provided by this department. The professional planning staff works with clients on a variety of matters that include:

- Zoning
- Preliminary Development Plans
- Use permit
- Variance
- Signage
- Annexation
- Zoning code amendments/development policies

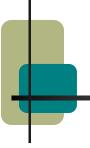


Planning staff makes professional recommendations to the Planning & Zoning Commission, the Board of Adjustments and the City Council on all applications submitted by the development community, or public.

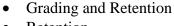
Site Development: Plan review and on-site inspections to ensure compliance with zoning code requirements and development plan stipulations.

> Development Services Division:

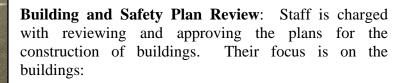
This division consists of Civil Engineering Plan Review, Building and Safety Plan Review, Construction Permitting and Building Inspections.



Civil Engineering Plan Review: Staff is responsible for the review and approval of civil plans associated with site development including:



- Retention
- Water, sewer and fire lines
- Off-site public infrastructure improvements
- Curb, gutter and sidewalks
- Pavement and striping
- Streetlights
- Medians



- Structural system
- Mechanical, plumbing, electrical system
- Fire suppression system

Construction Permitting: Staff is responsible for all fee collection and permit issuance associated with project development.

Building Inspections: Staff inspects all new development and redevelopment projects constructed in the City for conformance to the approved building plans.

PLANNING & ZONING

The Planning & Zoning Commission and Chandler's City Council are responsible for zoning all property located within the city limits in accordance with the City's Zoning Ordinance. Zoning is reliant upon the type of business proposed and may require the owner to process a Request for Zoning application through the Planning & Development Department, public hearings, Planning & Zoning Commission and City Council. These Zoning actions may subject the property to specific standards including as architectural design standards, parking requirements, on-site water retention, screening of the site with landscaping or walls, overall landscaping of the site and setback of the structure. These actions will be outlined in your specific Preliminary Development Plan or "PDP". A complete list of requirements for specific projects can be obtained through the Planning & Development Department. Planning & Development employees can answer general

planning and zoning questions. For specific guidelines, please call **480-782-3000** to make an appointment to speak to one of the City Planners.

If you are constructing a new facility in Chandler, your project will be assigned to one of the City Planners as well as a Development Project Administrator (DPA). The Planner will make sure that all prevailing zoning stipulations are covered in your Planned Area Development "PAD" zoning application and that the site chosen meets the City's intent of land use in accordance with the City's General Plan. The DPA will make sure your application is processed through the City and will offer one-on-one service to make sure that all questions are answered. The DPA will be the point of contact through the process, eliminating the need to move from City department to City department.

PERMIT COUNTER

The Permit Counter is located in the building along with Planning & Development. The City of Chandler provides complete and thorough assistance to business owners, developers, contractors and the general public through the building development and construction process. Staff provides assistance with the zoning process, permit applications, occupancy related issues, sign requirements, utility clearance, off-site and on-site improvements, fee schedules and any other building related issues. With all of the services available at the City's Permit Counter, Chandler really is "One Stop Shopping".

Construction permits are issued for all new construction, building modification, demolition, tenant improvements, remodeling, installation or modification of electrical, plumbing, fire sprinklers and mechanical systems.

The Permit Counter is also the main point of contact if you are locating your business into an existing **building**. Zoning will also need to be researched for an existing building to make sure that the new use is compatible with parking, on-site retention, screening, intended use and other areas. Economic Development can assist in this process. With a building address, Economic Development will research the existing zoning of a site and work with the Planning & Development Department to assure the business owner that the use fits the site without additional zoning regulations required.

Tenant improvement permits are filed with the Permit

Counter to modify the interior of the existing building. Construction of the interior will begin after review and approval of the building plans and issuance of the building permit.



One of the City's qualified inspectors will review each phase of the construction process. Each phase must be approved in order to move on to the next segment. The Inspector will review all projects to make sure that they are constructed for conformance to the approved plans. Inspections must be called in to the Building Department not later than 4:00PM the day before an inspection is required.

Building Inspections

215 East Buffalo Street Phone: (480) 782-3100 Chandler, AZ 85225 Fax: (480) 782-3010

CERTIFICATE OF OCCUPANCY

Once the building is completed and has received inspection approval on all phases and a final inspection approval, landscaping is complete, utility clearance is met, all fees have been paid and any additional stipulations incurred have been met, the Building Department will issue a Certificate of Occupancy (C of O) on the project. The building may not be occupied until the C of O is issued.

FIRE & POLICE SAFETY

The Fire and Police departments are responsible for ensuring compliance to the local fire and police codes.

Compliance with fire code is achieved through review of the construction and development plans to ensure room for fire trucks, sufficient fire fighting capability such as fire hydrants, chemical storage and through building layout plans to guarantee employee safety in the building.

The Fire Department also performs ongoing business inspections to existing space to ensure safety and

compliance. Including on-site hazardous chemical storage, quantity and type, as well as defining escape routes and other employee safety hazards

The Police Department verifies addressing and building layout to guarantee access to the building in a timely manner in the event of an emergency.

Fire Department:

221 East Boston Street (480) 782-2120 www.chandlerfire.org

Police Department:

250 East Chicago Street (480) 782-4000 www.chandlerpd.com



UTILITIES

The Permit Counter staff is the main contact for all types of utility improvements, including temporary power service required during construction. The Counter staff coordinates new utility installation orders and utility service relocations. Listed below are the direct contacts for each phase of utility service.

> Water/Sewer and Trash/Recycling

The City provides its residents and businesses with water/sewer and

trash/recycling collection. Information on service/fees can be located at:

City of Chandler www.chandleraz.gov

Water/Sewer: 55 North Arizona Place, (480) 782-2280 Trash/Recycling: 3200 South McQueen Road, (480) 782-3510

> Electric

Salt River Project Phone: (602) 236-8833

Fax: (602) 236-4478 Web: www.srpnet.com

Arizona Public Service: Phone: (602) 371-7171 (Downtown area only) Web: www.aps.com

> Natural Gas

Southwest Gas Commercial: Phone: (602) 861-1999

Fax: (602) 395-4219

Web: www.southwestgas.com

> Telecommunications (Internet and Phones)

Qwest Small Business Phone: (800) 603-6000 Internet & Phone Service: Web: www.qwest.com

Cox Communications Phone: (623) 594-1000

Internet & Phone Service: Web: www.coxcommunications.com

> Alarm Service

All businesses with alarms must have an alarm permit, which can be obtained from the Chandler Police Department. Permit and all information on fees and schedules can be obtained at the Chandler PD website.

Chandler Police Department

250 East Chicago Street Phone: (480) 782-4000 Chandler, AZ 85255 Web: www.chandlerpd.com

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VI. ENVIRONMENTAL ISSUES

Whether constructing a new building or occupying an existing one, an environmental assessment of the property may need to be completed prior to construction of the project.



Planning & Development staff will be able to assist you to ensure that the correct assessments are completed.

Arizona Department of Environmental Quality

3033 North Central Avenue Phone: (602) 207-4881 or Phoenix, AZ 85012 (800) 234-5677

Fax: (602) 207-2251

Web: www.adeq.state.az.us

The Compliance Assistance Program is designed to help small businesses comply with the environmental regulations that govern the state of Arizona. This special program will coordinate many facets of environmental compliance and is separate from the inspection and enforcement divisions.

Small Business Environmental Assistance Program

1001 North Central Avenue Phone: (602) 506-6750 Suite #500 Fax: (602) 506-6669

Phoenix, AZ 85004 Web: www.maricopa.gov/sbeap

This program assists small businesses that are not subject to the requirements of the 1990 Federal Clean Air Act Amendment and is directed by Maricopa County Environmental Services Department. The program is free to small business and uses education and technical assistance to enhance compliance. The program assists small business through the environmental permit process, pollution prevention strategies and solutions and site evaluations.

Environmental Protection Agency

Web: www.epa.gov

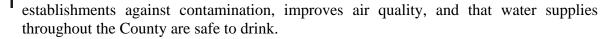
Maricopa County Environmental Services

1001 North Central Avenue Phone: (602) 506-6623

Suite #500

Phoenix, AZ 85004

The Environmental Services Department is responsible for the health and safety of the community. It is the Department's goal to prevent and remove environmental risks. The Department's Environmental Health Specialists ensures the safety of the food in eating



Environmental Health Division

1001 North Central Avenue Phone: (602) 506-6970 Suite #500 Fax: (602) 506-6862 Phoenix, AZ 85004 Web: www.maricopa.gov

Any establishment, which serves food or drinks, is required to obtain an Eating and Drinking Permit from the Environmental Health Division. The establishment must also be in compliance with Maricopa County Environmental Health Division for all food service facilities and food handlers.

Chandler Environmental Resources

215 East Buffalo Street Phone: (480) 782-3430 Chandler, AZ 85225 Fax: (480) 782-3415

City of Chandler staff is available to offer guidance and compliance support to businesses locating in Chandler. Education programs are also available through this department.

Chandler Fire Department

221 East Boston Street Phone: (480) 782-2120 Chandler, AZ 85225 Fax: (480) 782-2125

Web: www.chandlerfire.org

The Chandler Fire Department helps ensure the compliance of businesses and the safety of their employees by conducting routine fire inspections of commercial businesses and by reviewing building improvement, and construction plans of new or existing facilities. The Hazardous Materials Team is responsible for the hazardous materials program and conducts hazardous materials inspections.



VII. LABOR REGULATIONS

LABOR DEPARTMENT

Arizona is a "Right To Work" state. The State Labor Department of the Arizona Industrial Commission is responsible for administering the state's laws, which relate to labor. These statutes include the payment of wages, employment practices, child labor and the licensing of some agencies.

State of Arizona Labor Department

800 West Washington Phone: (602) 542-5415 Phoenix, AZ 85007 Web: www.ica.state.az.us

POSTING REQUIREMENTS

Companies must comply with Federal and Arizona laws requiring mandatory notices be posted in a conspicuous place that is frequented by employees and/or applicants. Copies of these posting notices can be obtained for a fee from the Arizona Employers' Council at (602) 955-7558 or 800-437-9262. Notices are also available on their Web site at www.employerscouncil.com. Following is a list of required postings:

FEDERAL NOTICES

Department of Labor

- Federal Minimum Wage
- Family and Medical Leave Act of 1993
- **Government Contractors**
- Federally Financed Construction
- Migrant and Seasonal Agricultural Protection
- Polygraph Protection Act

OSHA Occupational Safety Health and Administration

- OSHA Federal
- OSHA Summary (Form 200)
- Occupational Noise
- **Equal Employment Opportunity Commission**
- **Equal Opportunity Employment**



Equal Opportunity Employment Commission

- Employment Discrimination Department of Economic Security
- Unemployment Insurance Industrial Commission of Arizona
- **Workers Compensation**





ADOSH - Arizona Occupational Safety and Health Administration

- ADOSH State
- Workplace Exposure to Bodily Fluids
- Hazmat (hazardous materials) Information and Emergency Data

FAIR LABOR STANDARDS ACT

The Fair Labor Standards Act (FLSA) is a federal law administered by the Wage and Hour Division of the U.S. Department of Labor. This law establishes minimum wage, overtime pay and child labor standards for employers. The Arizona Labor department has jurisdiction over all businesses in the state, which are not covered by the FLSA.

To determine if your business is subject to the FLSA please contact:

Federal Wage and Hour Division

U.S. Department of Labor

3221 North 16th Street #301 Phone: (602) 640-2990 Web: www.dol.gov/elaws

WAGE PAYMENT LAWS

Wages in Arizona are determined by an agreement between the employer and the employee.

Every employer in the state must have at least two regular paydays each month not more

than 16 days apart.

Arizona law permits five working days between the end of a pay period and the payment of wages earned during that pay period.

An employee who is discharged must receive all wages due within three working days. If an employee quits, the employee must be paid all wages not later than the regular pay period.

Arizona does not have a minimum wage or

Household Income	
\$0 to \$14,999	6.5%
\$15,000 to \$34,999	19.9%
\$35,000 to \$49,999	16.2%
\$50,000 to \$74,999	26.8%
\$75,000 to \$99,999	16%
\$100,000 to \$149,999	12%
\$150,000 and more	4.6%
Median Household Income	\$58,416
g G 2000	
Source: Census 2000	

overtime law. Employers who are covered by the Federal Fair Labor Standards Act must comply with the Federal minimum wage and overtime provisions. If not covered by the Federal statutes, employers are free to set wage and hour policies of their choosing, except where children are concerned. This information can be obtained from the State Labor Department of the Arizona Industrial Commission.

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LEGISLATION

RIGHT TO WORK LEGISLATION

Arizona is a right to work state. The Right To Work Law states that no person shall be denied the opportunity to obtain or retain employment because of non-membership in a labor organization.

SAFETY REGULATIONS

The Industrial Commission of Arizona, under the Occupational Safety and Health Act of 1970, is the state agency charged with regulating industrial facilities for fire, health and safety requirements. For information contact:

Industrial Commission of Arizona, Safety Division

800 West Washington Street Phone: (602) 542-4515

Phoenix, AZ 85007

DISCRIMINATION IN EMPLOYMENT

Title VII of the Civil Rights Act of 1964 is the federal law, which prohibits employment discrimination based on race, color, religion, sex or national origin. For additional information please contact:

Arizona, the Equal Opportunity Employment Commission

3300 North Central Avenue, #690 Phone: (602) 640-5000 Web: www.eeoc.gov

IMMIGRATION AND NATIONALITY ACT

The Immigration and Nationality Act (INA) prohibits employers from knowingly hiring undocumented workers. It also requires employees to verify their employee's identity and work eligibility specified on the I-9 form.

For additional information please contact:

Immigration and Nationality Act

Phone: (800) 255-8155

ARIZONA WORKERS' COMPENSATION INSURANCE

Public and private employers must carry workers' compensation insurance if they employ "regularly employed workers". Regularly employed includes all employment whether continuous throughout the



year or for only a portion of the year. The purpose of workers' compensation insurance is to provide medical benefits and/or compensation to a covered employee who is injured by an accident arising out of and in the course of their employment. The insurance must be covered at the employer's expense.

Companies may choose to insure their employees in one of three ways:

1. State Compensation Fund

3030 North 3rd Street Phone: (602) 631-2050 Suite #110 Fax: (602) 631-2065

Phoenix, AZ 85012 Web: www.roc.capnet.state.tx.us/arizona

2. Insuring with an authorized carrier

3. Qualifying as a self-insurer under the rules and regulations of the Industrial

Commission

Arizona Industrial Commission

800 West Washington Street Phone: (602) 542-4411
Phoenix, AZ 85007 Fax: (602) 542-3104
Web: www.ica.state.az.us

DEFINING EMPLOYEE / INDEPENDENT CONTRACTOR STATUS

An employer is responsible for withholding and remitting state and federal income taxes, Social Security and Medicare taxes, paying unemployment and workers' compensation insurance and the employer's matching Social Security and Medicare tax.

In case of an independent contractor, a company does not withhold or pay the above items from payments for work performed. According to the IRS, "The general rule is that an individual is an independent contactor if you, the employer; have the right to control or director only the result of the work and not the means and methods of accomplishing the result."

For additional assistance, please contact the Internal Revenue Service, Arizona Department of Economic Security, an attorney or accountant.

For information on any of these topics listed above, please contact:

Arizona Employers' Council Inc.

2701 East Osborn Road Phone: (602) 955-7558 or (800) 437-9262

Suite #100 Fax: (602) 955-4545

Phoenix, AZ 85016



SMALL BUSINESS ORGANIZATIONS

Small Business Administration (SBA)

2828 N. Central Ave Phone: (602) 745-7200 Suite #800 Web: www.sba.gov

Phoenix, AZ

See "Chandler Public Library" in this publication for details and times the SBA is available in Chandler.

Arizona Small Business Association

4130 East Van Buren Street, #150 Phone: (602) 265-4563 Phoenix, AZ 85008 Fax: (602) 265-3681 Web: www.asba.com

The Arizona Small Business Association is an organization that provides networking opportunities to small businesses to showcase their products and services. The association also holds educational workshops to inform small business of legislation that could affect their business and to support and cultivate new and existing small business development.

Small Business Development Center (SBDC)/Maricopa Community College District SBDC – East Valley

2411 West 14th Street, #132 Phone: (480) 7731-8720 Fax: (480) 731-8729

Web: www.dist.maricopa.edu/mccdsbdc

The SBDC is a leading contributor to business partnership development. The SBDC offers professional consultants who provide low cost seminars on business development and provides no cost counseling in all areas of business development. They assist companies with workforce recruitment and employee training.

SCORE East Valley (Service Corps of Retired Executives)

1201 South Alma School Road Phone: (480) 833-9020 #4850 Fax: (480) 833-6009

Mesa, AZ 85210 Web: www.scorearizona.org

SCORE is a national network of retired executives who provide consultation in planning and managing small business. SCORE offers expertise in all areas of small business.

For details and times SCORE is available in Chandler, call 480-782-2803, or check the library's calendar at www.chandlerlibrary.org/calendar.htm.



BusinessLaw.gov

Web: www.businesslaw.com

An online resource launched by the Small Business Association to provide legal and regulatory information to small business.

STATE RESOURCES

Arizona Department of Commerce Business Assistance Center Arizona Business Connection

Arizona Small Business Advocate

3800 North Central Avenue Phone: (602) 280-1300

Suite 1500 Web: www.azcommerce.com

Phoenix, AZ 85012

The Arizona Business Connection is your one-stop resource center providing information and referrals for every state of small business development: startup, expansion or relocation. The office also provides minority and women business owners with information on Minority/Women business programs and services.

Arizona Department of Revenue Community Outreach and Education

1600 West Monroe Street Phone: (602) 542-3062

Phoenix, AZ 85007 Web: www.revenue.state.az.us

Better Business Bureau

Web: www.phoenix.bbb.org





FEDERAL RESOURCES

Internal Revenue Service

Taxpayer Education & Communications

Mail Stop 4000PHX Phone: (602) 207-8884
Phoenix, AZ 85012 Web: www.irs.ustreas.gov
Small Business Website:

www.irs.gov/prod/bus info/sm bus/index.html

Click on "Tax Info for Business" for answers to frequently asked questions and information about tax forms and employee taxes. Assistance for small business lists free programs and services. The IRS will also supply a Small Business Resource Guide upon request that will provide your business with the information you need to understand the federal tax requirements and other topics.

CHAMBERS OF COMMERCE

Chandler Chamber of Commerce

25 South Arizona Place Phone: (480) 963-4571

Chandler, AZ 85225 Web: www.chandlerchamber.com

Arizona Hispanic Chamber of Commerce and

The Greater Phoenix Minority Business Development Center

255 East Osborn Street, #202 Phone: (602) 248-0007

Phoenix, AZ 85012 Web: www.azhispanic-chamber.org

Asian Chamber of Commerce

1219 East Glendale Avenue, #2 Phone: (602) 222-2009

Phoenix, AZ 85020

Chinese Chamber of Commerce Arizona

P.O. Box 36972 Phone: (602) 955-6665

Phoenix, AZ 85067

Japan-America Society of Phoenix

7338 West Krall Street Phone: (623) 915-0000

Glendale, AZ 85303

Greater Phoenix Black Chamber of Commerce

201 North Central Avenue, #2700 Phone: (602) 307-5200

Phoenix, AZ 85024 Web: www.phoenixblackchamber.com

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201 North Central Avenue, #2500 Phone: (602) 254-5521

Phoenix, AZ 85024 Web: www.Phoenixchamber.com

Greater Phoenix Economic Council (GPEC)

2 North Central Avenue #250 Phone: (602) 256-7700 Phoenix, AZ 85004 Web: www.gpec.org

National Center for American Indian Enterprise Development

953 East Juanita Avenue Phone: (480) 545-1298 Mesa, AZ 85204 Web: www.ncaied.org

Women's Chamber of Commerce

2415 East Camelback Road, #940 Phone: (602) 954-9244

Phoenix, AZ 85016 Web: www.thewomenschamber.com

Arizona Department of Commerce Minority/Women Owned Business

3800 North Central Avenue, #1650 Phone: (602) 280-1480

Phoenix, AZ 85012 Web: www.azcommerce.com

The Office of Minority/Woman Owned Business Services acts as a resource, and advocate, for minority and women business owners. The business must be at least 51% woman or minority owned to qualify for assistance.

Arizona Minority Business Development Center

255 East Osborn Road, #202 Phone: (602) 248-0007

Phoenix, AZ 85012

Provides processional business consulting services and technical assistance to Minority business owners to manage and grow their AMBDC works towards businesses. increasing the revenue and financing opportunities for Arizona minority businesses through management counseling, business strategy, market research, financial analysis, loan package preparation, vendor registration assistance, minority certification assistance, business plan development, professional referrals and workshops.





Arizona Department of Commerce

Workforce Recruitment & Job Training Program

3800 North Central Avenue, #1500 Phone: (602) 280-1300

Phoenix, AZ 85012 Web: www.azcommerce.com

The Arizona Work Force Recruitment and Job Training program, through the Arizona Department of Commerce, provides short-term customized grants for the training of net new employees. The program is administered in coordination with training providers such as the community colleges, private post-secondary institutions, trade schools or with the applicant itself. The program funds up to 75% of the total eligible costs while the company contributes the other 25%. Recent awards range from \$300 to \$1,000 per employee.



The City of Chandler works closely with the Maricopa Community College District to assist companies with all facets of work force needs. This includes developing customized training programs, providing recruitment and pre-screening, and assisting with the application process for the Arizona Work Force and Job Training Grant.

Arizona State University

Web: www.asu.edu

Center for Advancement of Small Business

P.O. Box 874406 Phone: (480) 965-3962

Tempe, AZ 85287 Web: www.cob.asu.edu/seid/casb

The Center for the Advancement of Small Business offers innovative programs that benefit students and the business community.

ASU Career Services Office

P.O. Box 871312 Phone: (480) 965-2350

Tempe, AZ 85287

Provides a vast array of services including resume referrals, job listings, on-campus recruitment, pre-recruiting information, job fairs and information sessions.

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ASU Constituent Outreach and Office of Economic Development

P.O. Box 871002 Phone: (480) 965-9704

Tempe, AZ 85287

Offers access to staff for areas including marketing plan, strategic planning economic information, projections and public policy research.

ASU L. William Seidman Research Institute

College of Business

P.O. Box 874011 Phone: (480) 965-5362

Tempe, AZ 85287 Web: www.cob.asu.edu/seid

Offers business research information at:

Center for Advancement of Small Business (480) 965-3962

Additional research and forecasts can be found at one of the following:

Arizona Real Estate Center: (480) 965-5440
Bank One Economic Outlook Center: (480) 965-5543
Center for Business Research: (480) 965-3961
Services Marketing and Management: (480) 965-6201

ASU Office of Technology Collaborations and Licensing

P.O. Box 873511 Phone: (480) 965-5670

Tempe, AZ 85287

Department is responsible for transferring intellectual property from the University to the commercial market. Office can assist companies in all facets of tech transfer business establishment.

Chandler-Gilbert Community College

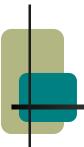
Pecos Campus Phone: (480) 732-7000

2626 East Pecos Road Chandler, AZ 85225

Chandler-Gilbert has three East Valley campuses and is part of the Maricopa County Community College system. Offers customized training and various services for small businesses at the Pecos Campus.

Chandler Population

January 1, 2004	219,574
2007 (Projection)	237,014
2012 (Projection)	280,836
Projected Ten Year Growth	21.81%



TRADE

Grand Canyon Minority Supplier Development Council (GCMSDC)

802 North 5th Avenue Phone: (602) 495-995 Phoenix, AZ 85003 Fax: (602) 495- 9943

Web: www.gcmsdc.org

The GCMSDC is a non-profit organization of corporations and minority business enterprises (MBE) dedicated to providing increased procurement and business opportunities for minority businesses of all sizes. The Council creates business forms; sponsors trade shows, networking roundtable discussions and training seminars; and publishes "The Reporter" newsletter and a membership directory.

Maricopa County Center Bid Source

201 North Central Avenue Phone: (602) 495-6492 27th Floor Fax: (602) 495-8913 Phoenix, AZ 85073 Web: www.bidsource.com

Bid Source offers resource material and information on bid (procurement) notification, consulting services and many other benefits for small business.

ON-LINE ASSISTANCE

ABC's of Small Business and Entrepreneur Success

Web: www.liraz.com

Contains tips on new and useful ways to run a small business.

Bigstep.com

Web: www.bigstep.com

Bigstep.com may be used to create and manage a Web site, market your business on line, secure products with e-commerce, promote events, display a portfolio, send e-mail newsletters and more. Most of the site's services are free.

BizStarters.com

Web: www.bizstarters.com

This online training system guides you step-by-step from the entrepreneurial urge to successfully running your own business. Features include an online learning center and a place to chat with others who share your questions, concerns and passion for becoming entrepreneurs.



Entre World

Web: www.entreworld.org

This site contains resources for Entrepreneurs. Tips for starting and growing a business, discussions, bookstore, calendar and links.

Help Center for Small Business Owners

Web: www.helpbizowners.com

House Small Business Committee

Web: www.house.gov/smbiz

Small Business Center Institute of the U.S. Chamber of Commerce

Web: www.uschamber.com/sbi

This site maintains a resource catalog of books, audiotapes, videotapes and software for small business owners.

Small Business Taxes and Management

Web: www.smbiz.com

This site provides tax and management guidance to small and medium sized businesses.

Startup

Web: http://startup.wsj.com

This site is provided by the Wall Street Journal and includes features such as a listing of business ventures and businesses for sale, franchise opportunities, venture capital firms, business plan outline and startup questions and answers.

